

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jon Robert Siennick  
Elomar Leano Harder-Siennick  
Debtors

Case No. 15-04791-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 105

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db/jdb +Jon Robert Siennick, Elomar Leano Harder-Siennick, 1909 Crums Mill Road,  
Harrisburg, PA 17110-3640  
cr +Carrington Mortgage Services, LLC, its assignees a, c/o Prober & Raphael, A Law Corporation,  
20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207  
cr +Specialized Loan Servicing LLC, as servicing agent, 8742 Lucent Boulevard, Suite 300,  
Highland Ranch, CO 80129-2386  
cr +The Bank of New York Mellon fka The Bank of New Yo, 14841 Dallas Parkway, Suite 300,  
DALLAS, TX 75254-7883  
4718596 +ALTERN RECOV, 7373 UNIVERSITY AVE STE 209, LA MESA, CA 91942-0524  
4718598 +AP ACCOUNT SERVICES, LLC, PO BOX 692365, SAN ANTONIO, TX 78269-2365  
4758777 +ARCADIA RECOVERY BUREAU INC, PO BOX 6768, WYOMISSING, PA 19610-0768  
4718604 +BRUCE R DIETMAN, 1330 N MOUNTAIN ROAD, HARRISBURG, PA 17112-1756  
4718605 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875  
4718611 +CBE GROUP CORPORATE ADDRESS, 131 TOWER PARK DRIVE, STE 100, WATERLOO, IA 50701-9374  
4718616 COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431,  
HARRISBURG, PA 17128-0431  
4718617 COMPUTER CREDIT INC, CLAIM DEPT 72657, 640 W FOURTH STREET, PO BOX 5238,  
WINSTON-SALEM, NC 27113-5238  
4872374 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
4872375 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,  
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
5298314 +Carrington Mortgage Services, LLC, c/o Kristen D. Little, Esquire, Shapiro & DeNardo, LLC,  
3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
4870999 +Carrington Mortgage Services, LLC, et al, c/o PROBER & RAPHAEL, A LAW CORPORATION,  
20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207  
4718620 +DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047  
4718656 +DEPARTMENT OF LABOR & INDUSTRY, ATTN OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,  
HARRISBURG PA 17121-0751  
(address filed with court: PA DEPT OF LABOR & INDUSTRY, OFFICE OF CHIEF COUNSEL,  
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121)  
4718622 DIANE K BAIR, TAX COLLECTOR, 4919-C (REAR) JONESTOWN ROAD, HARRISBURG, PA 17109  
4718625 +DIVERSIFIED COLLECTION SVCS, PO BOX 9046, PLEASANTON, CA 94566-9046  
4718626 DYNAMIC RECOVERY SOLUTIONS, PO BOX 25759, GREENVILLE, SC 29616-0759  
4718628 +EOS CCA, 700 LONGWATER DRIVE, NORWELL, MA 02061-1624  
4718631 +GLOBE LIFE AND ACCIDENT INSURANCE CO, PO BOX 268937, OKLAHOMA CITY, OK 73126-8937  
4718632 +HAMILTON HEALTH CENTER, 110 S 17TH STREET, Harrisburg, PA 17104-1123  
4718634 HAYT HAYT & LANDAU, MERIDIAN CTR I 2 IND WAY WEST, PO BOX 500, EATONTOWN, NJ 07724-0500  
4718636 +HIGHLAND HILLS HOA OF POLK COUNTY, INC, C/O A1A PROPERTY MGMT, RA, 1621 F EDGEWOOD DRIVE,  
LAKELAND, FL 33803-3365  
4718641 +JOY POBLETE, 707 SOUTH OLD ALAMO ROAD, EDINBURG, TX 78542-8025  
4718642 +LEBANON VA MEDICAL CENTER, 1700 S LINCOLN AVENUE, LEBANON, PA 17042-7597  
4718644 MICHELLE A DELEON, ESQ, QUINTAIROS, PRIETO, WOOD & BOYER PA, 255 S ORANGE AVENUE, STE 900,  
ORLANDO, FL 32801-3454  
4718647 MSHMC PHYSICIANS GROUP, BILLING SERVICES, PO BOX 854, HERSHEY, PA 17033-0854  
4718648 +NATIONAL BENEFIT LIFE INSURANCE CO, ONE COURT SQUARE, LONG ISLAND CITY, NY 11120-0001  
4718650 +NATIONWIDE CREDIT CORP, 5503 CHEROKEE AVE, ALEXANDRIA, VA 22312-2307  
4718651 +NCB MANAGEMENT SERVICES, PO BOX 1099, LANGHORNE, PA 19047-6099  
4718652 NORA F BLAIR ESQ, 5440 JONESTOWN ROAD, PO BOX 6216, HARRISBURG, PA 17112-0216  
4718653 +NORTHLAND GROUP INC, PO BOX 390846, MINNEAPOLIS, MN 55439-0846  
4718654 +OAKWOOD RADIATION CENTER, OAKWOOD BREAST CENTER, 880 CENTURY DRIVE,  
MECHANICSBURG, PA 17055-4375  
4718657 +PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353  
4718660 +ROANOKE COUNTY DISTRICT COURT, PO BOX 997, SALEM, VA 24153-0997  
4718663 +SCOTTS LAWN SERVICE, 1000 KREIDER STREET, MIDDLETOWN PA 17057-3113  
4718664 +SOUTH CENTRAL EMS INC, 8065 ALLENTOWN BLVD, HARRISBURG, PA 17112-9796  
4718665 +SOUTH CENTRAL EMS, INC, BILLING OFFICE, PO BOX 726, NEW CUMBERLAND, PA 17070-0726  
4718666 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, HIGHLANDS RANCH, CO 80129-2386  
4718668 +STATE COLLS, 2509 S STOUGHTON ROAD, MADISON, WI 53716-3314  
4718669 +SUSQUEHANNA BANK, 9 E MAIN STREET, LITITZ, PA 17543-1926  
4718670 +SUSQUEHANNA HEALTH SYST, 700 HIGH STREET, WILLIAMSPORT, PA 17701-3100  
4718673 #THE JOHNS HOPKINS HOSPITAL, PO BOX 11756, NEWARK, NJ 07101-4756  
4718674 +THE JOHNS HOPKINS UNIVERSITY, CLINICAL PRACTICE ASSOC, PO BOX 64896,  
BALTIMORE, MD 21264-4896  
4730635 TMSMC PHYSICIANS, PO BOX 854, HERSHEY, PA 17033-0854  
4718676 +TRISTAN ASSOCIATES, 4520 UNION DEPOSIT RD, HARRISBURG, PA 17111-2910  
4739577 +The Bank of New York Mellon, Trustee (See 410), C/O Specialized Loan Servicing, LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
4718677 +UNITED COLLECTION BUR INC, 5620 SOUTHWYCK BLVD STE 206, TOLEDO, OH 43614-1501  
4718678 +US ASSET MANAGEMENT INC, 700 LONGWATER DRIVE, NORWELL, MA 02061-1624  
4718679 +US DEPT VETS, PO BOX 11930, SAINT PAUL, MN 55111-0930  
4718680 +VA MORTGAGE GUARANTEE, DEPT VETS AFFAIRS, REGIONAL LOAN CENTER, 1240 EAST NINTH STREET,  
CLEVELAND, OH 44199-9904  
4718683 VITAL RECOVERY SERVICES, INC, PO BOX 923748, ATLANTA, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4718593 E-mail/Text: rperez@arcadiarecovery.com Jul 08 2020 19:37:52 ACCOUNTS RECOVERY BUREAU INC,  
645 PENN ST STE 400, READING, PA 19601-3559

4718594 +EDI: LTDFINANCIAL.COM Jul 08 2020 23:38:00 ADVANTAGE ASSETS II INC,  
7322 SOUTHWEST FREEWAY STE 1600, HOUSTON, TX 77074-2134

4718595 EDI: AFNIRECOVERY.COM Jul 08 2020 23:38:00 AFNI INC, 404 BROCK DRIVE, PO BOX 3097,  
BLOOMINGTON, IL 61702-3097

4718597 EDI: HNDA.COM Jul 08 2020 23:38:00 AMERICAN HONDA FINANCE (p), BANKRUPTCY DEPT,  
PO BOX 168088, IRVING, TX 75016-8088

4718599 +EDI: ARSN.COM Jul 08 2020 23:38:00 ARS NATIONAL SERVICES, INC, PO BOX 463023,  
ESCONDIDO, CA 92046-3023

4718600 +EDI: ARSN.COM Jul 08 2020 23:38:00 ARS NATIONAL SERVICES, INC, PO BOX 469046,  
ESCONDIDO, CA 92046-9046

4718601 E-mail/Text: bankruptcynotice@aspendental.com Jul 08 2020 19:37:39 ASPEN DENTAL,  
4265 UNION DEPOSIT ROAD, HARRISBURG, PA 17111

4718602 EDI: ARSN.COM Jul 08 2020 23:38:00 ASSOCIATED RECOVERY SYST, PO BOX 469048,  
ESCONDIDO, CA 92046-9048

4723329 EDI: AIS.COM Jul 08 2020 23:38:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

4736624 EDI: AIS.COM Jul 08 2020 23:38:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838

4718603 EDI: BANKAMER.COM Jul 08 2020 23:38:00 BANK OF AMERICA HOME LOANS, CUSTOMER SERVICE,  
PO BOX 5170, SIMI VALLEY, CA 93062-5170

4760127 EDI: BANKAMER.COM Jul 08 2020 23:38:00 BANK OF AMERICA, N.A., P.O. Box 31785,  
Tampa, FL 33631-3785

4718606 E-mail/Text: bankruptcy@usecapital.com Jul 08 2020 19:38:07 CAPITAL ACCOUNTS,  
PO BOX 140065, NASHVILLE, TN 37214-0065

4718607 EDI: CAPITALONE.COM Jul 08 2020 23:38:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p),  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285

4718610 +E-mail/Text: bankruptcy@cavps.com Jul 08 2020 19:37:54 CAVALRY PORTFOLIO SERVICES LLC (p),  
500 SUMMIT LAKE DR, STE 400, VALHALLA, NY 10595-2322

4718612 +E-mail/Text: nilda@centralcreditaudit.com Jul 08 2020 19:38:04 CENTRAL CREDIT AUDIT,  
PO BOX 735, SUNBURY, PA 17801-0735

4718613 +E-mail/Text: dehartstaff@pamd13trustee.com Jul 08 2020 19:37:56 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625

4718614 +E-mail/Text: compliance@chaserec.com Jul 08 2020 19:38:02 CHASE RECEIVABLES,  
1247 BROADWAY, SONOMA, CA 95476-7503

4718615 E-mail/Text: RVSVBCBICNOTICE1@state.pa.us Jul 08 2020 19:37:47 COMM OF PA DEPT OF REVENUE,  
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946

4718618 +E-mail/PDF: creditonebknofications@resurgent.com Jul 08 2020 19:44:09 CREDITONE BANK,  
PO BOX 98872, LAS VEGAS, NV 89193-8872

4718619 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 08 2020 19:44:08 CVILONGTRUST,  
C/O RESURGENT CAPITAL SERVICES, 55 BEATTIE PLACE #110, GREENVILLE, SC 29601-5115

4724183 EDI: CAPITALONE.COM Jul 08 2020 23:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

4872374 +E-mail/Text: BKBCNMAIL@carringtonms.com Jul 08 2020 19:37:39  
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

4872375 +E-mail/Text: BKBCNMAIL@carringtonms.com Jul 08 2020 19:37:39  
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,  
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

4719086 +E-mail/Text: bankruptcy@cavps.com Jul 08 2020 19:37:54 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

4718621 +E-mail/Text: electronicbkydocs@nelnet.net Jul 08 2020 19:37:50 DEPTEDNELNET,  
3015 PARKER ROAD, AURORA, CO 80014-2904

4718623 +EDI: ESSL.COM Jul 08 2020 23:38:00 DISH NETWORK, DEPT 0063, PALATINE, IL 60055-0001

4718627 +E-mail/Text: bknotice@ercbpo.com Jul 08 2020 19:37:51 ENHANCED RECOVERY CORP,  
8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412

4718629 +E-mail/Text: Banko@frontlineas.com Jul 08 2020 19:38:05 FRONTLINE ASSET STRATEGIES,  
2700 SNELLING AVENUE NORTH, STE 250, SAINT PAUL, MN 55113-1783

4718630 +E-mail/Text: bankruptcy@affglo.com Jul 08 2020 19:37:50 GLOBAL CREDIT & COLLECTION CORP,  
5440 N CUMBERLAND AVE, STE 300, CHICAGO, IL 60656-1486

4718633 +EDI: PHINHARRIS Jul 08 2020 23:38:00 HARRIS & HARRIS, LTD, 111 W JACKSON BLVD, STE 400,  
CHICAGO, IL 60604-4135

4718637 +EDI: HFC.COM Jul 08 2020 23:38:00 HSBC/BERGD, PO BOX 9, BUFFALO, NY 14240-0009

4718638 EDI: HFC.COM Jul 08 2020 23:38:00 HSBC/BOSCOV BILLING, C/O HSBC BOSCOVS, PO BOX 5226,  
CAROL STREAM, IL 60197-5226

4718639 EDI: IRS.COM Jul 08 2020 23:38:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346

4718643 +EDI: LTDFINANCIAL.COM Jul 08 2020 23:38:00 LTD FINANCIAL SERVICES, 7322 SOUTHWEST FREEWAY,  
SUITE 1600, HOUSTON, TX 77074-2134

4739278 E-mail/PDF: resurgentbknofications@resurgent.com Jul 08 2020 19:44:08  
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4720621 E-mail/PDF: resurgentbknofications@resurgent.com Jul 08 2020 19:44:09  
LVNV Funding, LLC its successors and assigns as, assignee of CVI Loan GT Trust I,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4718646 +EDI: MID8.COM Jul 08 2020 23:38:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE SUITE 200,  
SAN DIEGO, CA 92123-2255

4718649 +E-mail/Text: Bankruptcies@nragroup.com Jul 08 2020 19:38:04 NATIONAL RECOVERY AGENCY,  
PO BOX 67015, HARRISBURG PA 17106-7015

4718655 EDI: AGFINANCE.COM Jul 08 2020 23:38:00 ONEMAIN FINANCIAL, BANKRUPTCY DEPARTMENT,  
PO BOX 6042, SIOUX FALLS, SD 57117-6042

4718658 +E-mail/Text: bankruptcynotices@psecu.com Jul 08 2020 19:37:58 PSECU, PO BOX 67013,  
HARRISBURG, PA 17106-7013

4723234 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 08 2020 19:37:47  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946

4718661 +E-mail/Text: Supportservices@receivablesperformance.com Jul 08 2020 19:38:00 RPM,  
20816 44th Ave W, LYNNWOOD, WA 98036-7799

4720365 EDI: RECOVERYCORP.COM Jul 08 2020 23:38:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4718662 EDI: DRIV.COM Jul 08 2020 23:38:00 SANTANDER CONSUMER USA, BANKRUPTCY DEPARTMENT,  
PO BOX 560284, DALLAS, TX 75356-0284

4718671 +E-mail/Text: bankruptcynoticing@polktaxes.com Jul 08 2020 19:37:57  
TAXING AUTHORITIES OF POLK COCOUNTY, PO BOX 1934, BARTOW, FL 33831-1934

4718672 +EDI: CITICORP.COM Jul 08 2020 23:38:00 THD/CBNA, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497

4718675 +E-mail/Text: bankruptcydepartment@tsico.com Jul 08 2020 19:38:00 TRANSWORLD SYSTEMS INC,  
507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308

4721278 +E-mail/Text: electronicbkydocs@nelnet.net Jul 08 2020 19:37:50 U.S. Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

4718681 EDI: VERIZONCOMB.COM Jul 08 2020 23:38:00 VERIZON BANKRUPTCY ADMIN.-EAST,  
500 TECHNOLOGY DRIVE STE 550, SAINT CHARLES MO 63304-2225

4718682 EDI: VERIZONCOMB.COM Jul 08 2020 23:38:00 VERIZON BANKRUPTCY DEPT,  
500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225

4718684 +E-mail/Text: rmcblknotices@wm.com Jul 08 2020 19:37:59 WASTE MANAGEMENT,  
4300 INDUSTRIAL PARK ROAD, CAMP HILL, PA 17011-5749

TOTAL: 52

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

4718640\* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

4718645\* MICHELLE A DELEON, ESQ, QUINTAIROS, PRIETO, WOOD & BOYER PA, 255 S ORANGE AVE, STE 900,  
ORLANDO, FL 32801-3454

4718592 ###A+ MASONRY RESTORATIONS LLC, 237 E ROSS STREET, LANCASTER, PA 17602-1939

4718609 ###CAPITAL TAX COLLECTION BUREAU, HARRISBURG DIVISION, 2301 NORTH THIRD STREET,  
HARRISBURG, PA 17110-1816

4718608 ###CAPITAL TAX COLLECTION BUREAU, 2301 N THIRD STREET, HARRISBURG, PA 17110-1893

4718624 ###DITECH FINANCIAL LLC, PO BOX 6172, RAPID CITY, SD 57709-6172

4718635 ###HFC-USA, PO BOX 1231, BRANDON, FL 33509-1231

4718659 ###RMS, 4836 BRECKSVILLE RD, PO BOX 523, RICHFIELD, OH 44286-0523

4718667 ###ST THOMAS PROPERTIES, 6061 LINGLESTOWN ROAD, HARRISBURG, PA 17112-1208

TOTALS: 0, \* 3, ## 7

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

Barbara Ann Fein on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIE bfein@sanddlawyers.com, mhanford@sanddlawyers.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Dorothy L Mott on behalf of Debtor 2 Elomar Leano Harder-Siennick DorieMott@aol.com, KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com  
Dorothy L Mott on behalf of Debtor 1 Jon Robert Siennick DorieMott@aol.com, KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com  
Kara Katherine Gendron on behalf of Debtor 2 Elomar Leano Harder-Siennick karagendronecf@gmail.com, doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com  
Kara Katherine Gendron on behalf of Debtor 1 Jon Robert Siennick karagendronecf@gmail.com, doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com  
Kristen D Little on behalf of Creditor Carrington Mortgage Services, LLC pabk@logs.com, klittle@logs.com  
Martin A Mooney on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-3 by its servicer Specialized Loan Servicing LLC kcollins@schillerknapp.com, lgadomski@schillerknapp.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1	<u>Jon Robert Siennick</u>	Social Security number or ITIN xxx-xx-1298
	First Name Middle Name Last Name	EIN _ _ - _ _ _ _ _
Debtor 2 (Spouse, if filing)	<u>Elomar Leano Harder-Siennick</u>	Social Security number or ITIN xxx-xx-8513
	First Name Middle Name Last Name	EIN _ _ - _ _ _ _ _
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:15-bk-04791-HWV		

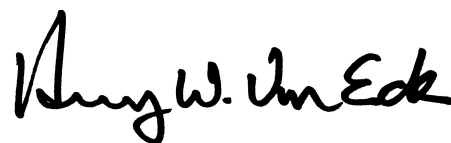
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jon Robert Siennick

Elomar Leano Harder-Siennick

**By the  
court:**7/8/20

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Daneisha Dunbar Yancey, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**